

EXHIBIT N

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF KINGS

-----X
286 Rider Associates, LLC,

Index No.

Plaintiff,

-against-

286 Rider Ave Acquisition LLC

AFFIDAVIT OF
CONFESSION OF JUDGMENT
BY 286 RIDER AVE ACQUISITION LLC

Defendant.
-----X

STATE OF NEW YORK)
) ss:
COUNTY OF NEW YORK)

Toby Moskovits and Michael Lichtenstein, being duly sworn, depose and say:

1. We are members of and hold directly or indirectly equity interests in and control of the defendant 286 Rider Ave Acquisition LLC (the "LLC"). We have the full power and authority to execute and deliver this affidavit on behalf of the LLC without the approval, authorization or consent of any other person, party or entity; notwithstanding the foregoing, we also have the express authority to submit this affidavit on behalf of the LLC confessing judgment against the LLC as evidenced by the attached resolution and unanimous consent executed by all of the members of the LLC (See Exhibit A hereto).

2. The LLC is a New York limited liability company; its principal office for the conduct of its business is located at 679 Driggs Avenue, Brooklyn, New York, in the County of Kings, State of New York. We authorize entry of judgment against the LLC in Kings County, New York.

3. We hereby confess judgment and authorize entry of judgment against the LLC in the principal sum of One Million and 00/100 (\$1,000,000.00) Dollars, plus interest from September 19, 2019 at the rate of 9% per annum, plus interest on any overdue principal and to the extent permitted by law on any overdue interest at the rate of 18% per annum but in no event greater than the maximum interest rate allowable by law, plus at plaintiff's option to the extent permitted by law a service charge for the collection of late payments in an amount equal to five cents (\$.05) for each dollar of each payment of principal and/or interest past due as a handling charge, plus attorneys' fees in the amount of \$5,000.00 in connection with plaintiff's filing of this Affidavit, which defendant concedes is a reasonable attorneys' fee for such purpose (but attorneys' fees shall not be so limited in the event of any contested litigation concerning the Note, as hereinafter defined, or this Affidavit), plus costs and disbursements.

4. This confession of judgment is for a debt justly due and/or to become due to the plaintiff arising from the following facts:

(a) Plaintiff 286 Rider Associates, LLC loaned 286 Rider Ave Holdings LLC, a New York limited liability company ("Holdings"), an affiliate of the LLC (Holdings owns 100% of the membership interests in the entity which owns 100% of the membership interests in the LLC), the principal sum of \$1,000,000.00 which is evidenced by a note (the "Note") made by Holdings and payable to the order of plaintiff in the amount of \$1,000,000.00, a copy of which Note is annexed as Exhibit B hereto. On September 19, 2019, the LLC executed and delivered to plaintiff a personal guaranty of all of the obligations of Holdings under the Note; annexed as Exhibit B hereto is a copy of the LLC's guaranty (the "Guaranty").

(b) The Guaranty was executed by the LLC and (i) by another direct or indirect member and owner of an interest in the LLC, Michael Lichtenstein, a resident of Kings County

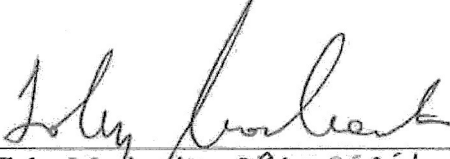
(Mr. Lichtenstein has also executed an affidavit of confession of judgment - for Kings County where he resides), and (ii) by another direct or indirect member and owner of an interest in the LLC, Toby Moskovits, a resident of Queens County (Ms. Moskovits has also executed an affidavit of confession of judgment for Queens County where she resides) and (iii) by Heritage Equity Partners, LLC, a Delaware limited liability company ("Heritage"), an affiliate of the LLC (Heritage has not executed an affidavit of confession of judgment). Mr. Lichtenstein, Ms. Moskovits, the LLC and Heritage are jointly and severally liable to plaintiff under the Guaranty.


5. This affidavit of confession of judgment is being issued to secure plaintiff in the payment of \$1,000,000.00 plus interest, service charges, attorneys' fees, and costs and disbursements as set forth in paragraph 3 hereof, and may be filed by plaintiff or its attorneys together with an ex parte affidavit by plaintiff or its attorneys stating (i) that a default has occurred under the Note which default has not been timely cured pursuant to any applicable cure provisions, if any, in the Note; (ii) that any notice of default, if any, required to be given under the Note has been given in the manner required under the Note, specifying the manner in which any such notice of default was given and attaching a copy of any such notice of default, and (iii) the amount then due and remaining unpaid under the Note (and stating any credits, if any, given for any payments, if any, made under the Note). The clerk may then enter judgment against the LLC for the amount set forth in paragraph 3 hereof, or for the amount then due, as is set forth in such ex parte affidavit.

6. This confession of judgment is given for the same debt as the debt which is owed by Michael Lichtenstein, Toby Moskovits, the LLC and Heritage to the plaintiff pursuant to the Guaranty referred to herein. This is a single debt owed to plaintiff, for which your affiant (Toby

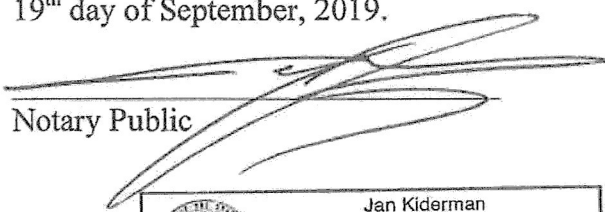
Moskovits and Michael Lichtenstein), the LLC and Heritage are jointly and severally liable, whether or not separate judgments are entered against us.

7. This is a commercial debt and does not involve the purchase of \$1,500.00 or less of any commodities for any use other than a commercial or business use.


Toby Moskowitz OBO 286 Rider Ave Acquisition LLC


Michael Lichtenstein OBO 286 Rider Ave Acquisition LLC

Sworn to before me this
19th day of September, 2019.


Notary Public



Jan Kiderman
Notary Public, State of NY
No. 01K16075678
Qualified in Westchester County
Commission Expires June 10, 2022